

AmerUs Life

Below are a series of questions and answers regarding this product. Please refer to the original policy or contact your provider for more detailed information (management, investment performance history, etc.). If you are invested with this provider, use the information below to help you compare benefits, features, and fees with our plan's 4 active investment providers.

Product Name: DVP11

Customer Service:

Type of Product: Life Insurance

Does this product have . . .

1.	a guaranteed minimum earnings rate for this contract?	Yes	4%
2.	an annual contract fee?	No	
3.	internal fund transfer fees?	No	
4.	an annual penalty-free withdrawal amount?	No	
5.	quarterly statements sent to the participant's home address?	No	annual statements are being sent to the State of Iowa
6.	the ability for participants to request account information and make asset allocation changes without the State of Iowa's involvement?	No	only the State is able to obtain information
7.	online access to accounts for the participant?	No	
8.	distribution options including lump sum(s), systematic payments, annuity payments and transfer/rollovers?	Yes	
9.	a surrender charge?	Yes	there is a table of surrender fees on page 3 in the policy specific for the policy. The charges are in effect for 20 years the first 5 years are the same and then decrease by a percentage based on age and the fact amount. In addition there is a withdrawal fee of \$25.00
10.	surrender charge exceptions?	No	
11.	a guaranteed principal return at death?	Yes	the total of the death benefit of the policy plus any additional insurance benefits on the insured's life provided by riders to this policy plus any amount due from dividends let under this policy minus any monthly deduction due and unpaid minus any policy loan and loan interest on the policy. We will pay interest on these benefits for a period from the date of death to the date of payment.
12.	disclosure of total fees?	No	n/a
13.	ability to send distribution payments to participant's home address or bank account?	Yes	
14.	correct tax reporting on taxable withdrawals?	Yes	

